

PART II
CITY OF SOUTH LAKE TAHOE
HOUSING ELEMENT POLICY DOCUMENT

PUBLIC REVIEW DRAFT

MARCH 17, 2008



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INTRODUCTION

Under California law, the housing element must include the community's goals, policies, quantified objectives, and housing programs for the maintenance, improvement, and development of housing.

This Housing Element includes eight goal statements. Under each goal statement, the element sets out policies that amplify each goal statement. Implementation programs are listed at the end of the corresponding group of policies and describe briefly the proposed action, the City agencies or departments with primary responsibility for carrying out the program, the funding source, and the time frame for accomplishing the program. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

Goal: Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Policy: Specific statement guiding action and implying clear commitment.

Implementation Program: An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on City staffing and budgetary considerations.

Quantified Objective: The number of housing units that the City expects to be constructed, conserved, or rehabilitated, or the number of households the City expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

Housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved, or households assisted over a five-year time frame.

The following list shows the definition of housing income limits as they are applied to housing units in South Lake Tahoe.

- **Extremely -Low-Income Housing:** affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the median income for El Dorado County.



- **Very Low-Income Housing:** affordable to households whose combined income is at or lower than 50 percent of the county median income.
- **Low-Income Housing:** affordable to a household whose combined income is at or between 51 percent and 80 percent of the county median income.
- **Moderate-Income Housing:** affordable to a household whose combined income is at or between 81 percent and 120 percent of the county median income.
- **Middle-Income Housing:** affordable to a household whose combined income is at or between 120 percent and 160 percent of the county median income. (*Note: as defined by the City of South Lake Tahoe.)
- **Workforce Housing:** for South Lake Tahoe, workforce housing is intended to meet the needs of working family households earning between 60 and 180 percent of the median-household income.

NEW CONSTRUCTION

New construction in South Lake Tahoe is limited by TRPA's residential allocation system, which regulates the number of new market-rate housing units that can be constructed each year within each jurisdiction. In 2007, the City received 29 residential allocations for distribution within the city limits for moderate- and above-moderate-income housing. The waiting list for TRPA allocations in the city is approximately six to eight years. While TRPA's growth-control mechanisms act as a constraint on the production of new housing, they are the foundation of the Regional Plan. The City strives to find environmentally-appropriate solutions to its housing problems.

Goal HE-1

To provide housing opportunities for South Lake Tahoe residents of all economic levels.

POLICIES

- Policy 1-1** The City shall adopt programs, ordinances, incentives, land use plans and other regulatory mechanisms that provide opportunities for the private sector to address the housing needs of citizens of all economic levels.
- Policy 1-2** The City shall work with TRPA to expeditiously process residential development proposals that conform to the City's Housing Element policies.



- Policy 1-3** The City shall strive to remove unreasonable barriers to the implementation of the Housing Element and to maintain consistency with State Law.
- Policy 1-4** The City shall encourage the consolidation of parcels to facilitate more effective multi-family residential development.
- Policy 1-5** The City shall encourage development that reuses infrastructure associated with existing underutilized sites to help developers benefit from “grandfathered” excess land coverage, existing sewer units, air quality mitigation fee reductions, and other benefits associated with the redevelopment of existing lots.
- Policy 1-6** The City shall encourage the production of housing as part of mixed-use projects in commercial nodes along Highway 89, Highway 50, , Pioneer Trail, Ski Run Boulevard, and any other high-density commercial nodes that may be identified in the future.
- Policy 1-7** The City shall direct high-density residential development to sites located within walking distance of public transit and services. The City shall consider minimum density requirements in these areas.
- Policy 1-8** The City shall support the establishment of Pedestrian and Transit Oriented Development (PTOD) districts in which developers of mixed-use and high-density residential developments shall receive incentives (i.e., increased density, height, commercial floor area, residential allocations, and the ability to subdivide into condominiums).

PROGRAMS

Program 1-1 MIXED USE DEVELOPMENT

The City shall create incentives (i.e., alternative parking requirements, streamlined permitting) to encourage production of housing in non-traditional (i.e., commercial) areas where residential use is appropriate to the setting and where mixed-use projects could either address job and housing needs or the desires of second homeowners.

Responsible Party: Planning Division and Redevelopment Agency
Funding: Staff time, general fund
Timeframe: FY 2009
Quantified Objective: N/A



Program 1-2 CONDOMINIUMIZATION OF NEW DEVELOPMENT

The City shall codify City policies related to construction of new market-rate condominiums (currently defined as clusters of at least two attached units). The City shall modify the allocation process so that the criteria for using multi-family allocations from the City's list for condominium development are based on a minimum density rather than whether the condominium is attached or detached.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2008
Quantified Objective: N/A

Program 1-3 REDUCE ALLOCATION BACKLOG

The City shall meet with the TRPA Governing Board as part of the Pathway 2007 process, and annually thereafter, to find solutions that reduce the current backlog for residential allocations.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2008, in conjunction with the Pathway 2007 update
Quantified Objective N/A

Program 1-4 VACANT LAND INVENTORY

The City shall maintain an updated inventory of vacant, buildable land. The City shall make this information available to the public by providing the inventory at the Planning Department counter and on the City's website.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2008 and Ongoing
Quantified Objective: N/A



Program 1-5 DEVELOPMENT OF SUBSTANDARD/UNDERUTILIZED SITES

The City shall maintain an inventory of the underutilized sites with development potential identified in the Housing Element Background Report.

Responsible Party: Housing Division and Planning Division
Funding: Staff time, general fund
Timeframe: FY 2008 and ongoing
Quantified Objective: N/A

Program 1-6 STATE AND FEDERAL SUPPORT

If efforts to remove TRPA-related constraints are unsuccessful, the City shall seek redress from the State Department of Housing and Community Development, and other State and Federal agencies, to further the City’s ability to comply with State housing laws and address the city’s housing needs.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: Ongoing
Quantified Objective: N/A

Program 1-7 PARKING BEST PRACTICES

The City shall research best practices for parking standards, and continue to allow more flexible parking standards for mixed-use and other housing projects on a case-by-case basis. The City’s flexible parking standards could include one or more of the following practices:

- continuing to allow parking reductions for affordable and mixed-use projects;
- promoting shared parking for mixed use projects located in commercial areas;
- allowing and encouraging affordable housing developers to unbundle parking and rent parking spaces separately from the units; and
- allowing affordable housing developers to pay an in-lieu fee to support public transportation access to the project site in place of some of the parking requirements.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2009
Quantified Objective: N/A



Program 1-8 UTILIZING DENSITY INCENTIVES

The City shall work with affordable, workforce, and other multi-family housing proponents to direct them to Community Plan areas where incentives are already in place to allow for the additional coverage that could enable achievement of the densities necessary to make a project “pencil out.” The City shall produce an informational packet which describes all of the incentives for multi-family and affordable housing, including bonus units, land coverage within Community Plans, and/or density bonuses. The information will be available at the City Planning Division and Housing Division offices and on the City website, and the information packet will be distributed to local developers.

Responsible Party:	Housing Division and Planning Division
Funding:	Staff time, general fund
Timeframe:	FY 2008
Quantified Objective:	N/A

Program 1-9 MINIMUM DENSITY REQUIREMENTS

The City shall establish minimum density standards for multi-family eligible parcels of a certain size located in area within walking distance of public transit and services.

Responsible Party:	Planning Division
Funding:	Staff time
Timeframe:	FY 2009
Quantified Objective:	N/A

AFFORDABLE HOUSING

There is a general disparity between wages and the cost of housing in South Lake Tahoe. Many of the city’s year-round residents who live and work in the city find it difficult to afford housing. While the city’s year-round population is growing slowly, the city continues to be a popular resort destination and tourist-based employment continues to expand. Low-wage service industry jobs create a need for affordable¹ low-income housing.

¹ Under state and federal statutes “affordable housing” is defined as housing which costs no more than 30 percent of gross household income. The California Department of Housing and Community Development’s (HCD) definition of affordable housing applies to housing for moderate-income households and below. TRPA’s definition of “affordable housing” includes the state and federal definition, but refers exclusively to deed-restricted housing for lower-income households (income not in excess of 80 percent of the county’s median income) and very low-income households (income not in excess of 50 percent of the county’s median income). In general, this section uses HCD’s definition of “affordable housing”; however, when discussing TRPA-related programs, “affordable housing” is based on TRPA’s definition.



Middle-income residents are also experiencing difficulty affording safe and decent housing. For example, a police officer in South Lake Tahoe earning around \$55,000 can afford to spend approximately \$207,000 to purchase a home. With a 2007 median home sales price of \$425,000, a police officer would have difficulty finding an affordable home in the city. In South Lake Tahoe, the homes that these workers can afford are often substandard and do not meet their needs and expectations. Often, these middle-income workers commute over 30 miles each way from communities outside of the Basin where they can find higher quality affordable homes.

The shortage of affordable housing is an issue facing many communities in California and throughout the nation, especially resort communities with high-end real estate and low-paying jobs. There is no best strategy for providing affordable housing in resort locations. Cities can address the problem with a mix of incentives and restrictions. Unlike other communities, South Lake Tahoe’s ability to provide incentives for affordable housing, such as additional height and land coverage, and reduction of TRPA mitigation fees, is limited by TRPA regulations. The City can continue to address the affordable housing shortage through the creative use of funds, development of new partnerships with both the public and private sectors, and by affecting changes to the TRPA Regional Plan.

Goal HE-2

To encourage construction and maintenance of affordable and/or workforce housing in South Lake Tahoe.

POLICIES

- Policy 2-1** The City shall ensure a stable community by helping tenants to become homeowners and preserving the ability for children to afford housing in the community where they grow up.
- Policy 2-2** The City shall enable opportunities for deed-restricted affordable ownership housing to ensure long-term affordability.
- Policy 2-3** The City shall encourage a range of housing options so that people who work in South Lake Tahoe can choose to live in the city.
- Policy 2-4** The City shall inform and educate the public regarding the myths and realities of multi-family housing and affordable housing.



- Policy 2-5** The City shall recognize that it will become difficult to attract employees if they cannot afford to purchase or rent housing in South Lake Tahoe. The City shall encourage and support programs and activities that create a robust local economy that provides residents with good paying employment and the means to purchase and/or rent housing in the city.
- Policy 2-6** The City shall ensure that deed-restricted affordable housing is created using attractive, long-lasting, low-maintenance materials.
- Policy 2-7** The City shall encourage employers with a large seasonal workforce located in, or near, South Lake Tahoe to develop or acquire employee housing for their seasonal workers.
- Policy 2-8** The City shall support the efforts of the Lake Tahoe Community College in planning for and developing affordable student, faculty, and employee housing on campus.
- Policy 2-9** The City shall prioritize the housing needs of the local community over those of the resort and second homeowner community.
- Policy 2-10** The City shall strive to provide housing opportunities that are affordable for workers earning between 60 and 180 percent of the area median income. The City shall recognize that police and fire personnel, school teachers, nurses, and other public service employees are an essential component of the local workforce.

PROGRAMS

- Program 2-1 LOW- AND MODERATE-INCOME HOUSING FUNDS**
The City's Redevelopment Agency shall use its existing and projected Low- and Moderate-Income Housing Funds (20 percent set-aside funds) to assist in the creation or improvement of housing for lower- and moderate-income residents, and for public infrastructure improvements needed to serve persons of lower and moderate incomes within the provisions of State law.

Responsible Party:	Redevelopment Agency
Funding:	Staff time, set-aside funds
Timeframe:	Ongoing
Quantified Objective:	32 lower-income housing units (12 very low- and 20 low-income housing units)



Program 2-2 PURSUE STATE AND FEDERAL FUNDS

To support the creation of quality, affordable rental housing, the City and the Redevelopment Agency shall seek and pursue State and Federal funds that may be available to leverage the 20 percent set-aside funds as deemed appropriate by the Agency board.

- Responsible Party:** Housing Division and Redevelopment Agency
- Funding:** 20 percent set-aside funds to be leveraged with HOME funds, Section 811 funds, Section 202 funds, State and Federal tax credits, CDBG funds, CalHome funds
- Timeframe:** 2008 and ongoing
- Quantified Objective:** Construction of at least 32 new rental units for low- and very low-income residents.

Program 2-3 HOUSING TRUST FUND

The City shall establish a Housing Trust Fund to provide subsidies for the development of new affordable housing, or establish a City account with the St. Joseph Community Land Trust. The fund could be capitalized with new development/housing linkage fees, real estate transfer taxes, and private donations.

- Responsible Party:** Housing Division and Redevelopment Agency
- Funding:** Staff time, general fund
- Timeframe:** FY 2008
- Quantified Objective:** N/A

Program 2-4 REAL ESTATE TRANSFER TAX

The City shall adopt a Real Estate Transfer Tax (RETT) ordinance and negotiate with El Dorado County to establish the terms of collection for its half of the RETT imposed on all real estate transactions occurring within city limits. All revenues collected from the RETT shall be placed in the Housing Trust Fund, and shall be earmarked for affordable and workforce housing.

- Responsible Party:** Planning Division, Housing Division, and Finance Department
- Funding:** Staff time, general fund
- Timeframe:** FY 2009
- Quantified Objective:** N/A



Program 2-5 LINKAGE PROGRAM

The City shall analyze appropriate fees, thresholds of significance, standards, and criteria for a linkage program, which would connect new development to the housing demand that it creates. Once the City establishes appropriate fees and standards, the City shall consider adopting a linkage ordinance, and the fees collected from the program shall be placed in a housing trust fund to provide housing for the South Lake Tahoe workforce. The City shall consider offering developers of applicable projects one or more of the following options:

- Developers shall build affordable workforce housing units;
- Developers shall contribute land for the production of affordable and/or workforce housing; and
- Developers shall pay an in-lieu of fee into the housing trust fund to help finance the production of affordable and/or workforce housing.

The City shall consider offering incentives to developers participating in the program.

Responsible Party:	Planning Division, Housing Division, and Redevelopment Agency
Funding:	Staff time, general fund
Timeframe:	FY 2009
Quantified Objective:	N/A

Program 2-6 PARTNERSHIPS FOR WORKFORCE HOUSING

The City shall continue to work with Barton Hospital and the Lake Tahoe Community College to develop new affordable workforce housing opportunities for hospital, college, and City employees through public-private partnerships between the employers, developers, and local government.

Responsible Party:	Housing Division and Planning Division
Funding:	Staff time, general fund
Timeframe:	2008 and ongoing
Quantified Objective:	N/A

**Program 2-7 INTER-JURISDICTIONAL COOPERATION FOR WORKFORCE HOUSING**

The City shall meet with surrounding jurisdictions in the Tahoe Basin to discuss workforce housing issues and develop cooperative strategies that address identified workforce housing needs.

Responsible Party:	Planning Division and Housing Division
Funding:	Staff time, general fund
Timeframe:	2009 and ongoing
Quantified Objective:	N/A

Program 2-8 ANALYSIS OF CONSERVATION LANDS

The City shall analyze the potential for developing affordable workforce housing on non-environmentally-sensitive lands owned by the California Tahoe Conservancy (CTC) and the United States Forest Service (USFS) located in the focus areas identified in the Background Report. In developing these parcels, the City shall consider ways to promote workforce housing while permanently protecting important natural resources.

Responsible Party:	Planning Division, Housing Division
Funding	Staff time, general fund
Timeframe:	FY 2009
Quantified Objective:	N/A

Program 2-9 WORKFORCE HOUSING ON CONSERVATION LANDS

The City shall meet with the California Tahoe Conservancy (CTC) and United States Forest Service (USFS) to discuss possibilities of providing workforce housing (including mixed-use development) on CTC- and USFS-owned vacant land located in and adjacent to city limits. If necessary, the City shall consider the annexation of such lands.

Responsible Party:	Planning Division and Housing Division
Funding	Staff time, general fund
Timeframe:	2009 and ongoing
Quantified Objective:	15 low-, and 20 moderate-income housing units

**Program 2-10 SEASONAL EMPLOYEE HOUSING**

The City shall provide assistance to employers of seasonal workers and local public agencies to develop a cooperative approach to meeting the housing needs of seasonal employees.

Responsible Party: Housing Division and Planning Division
Funding: Staff time, general fund
Timeframe: FY 2008, ongoing
Quantified Objective: N/A

Program 2-11 STUDENT HOUSING

The City shall provide assistance to the Lake Tahoe Community College to examine the need for, and feasibility of, developing student housing. The City shall help facilitate new construction on campus, and identify opportunities for reuse of existing off-campus properties as permanent student housing. The City and college shall explore alternative management solutions to minimize the role of the College in maintaining student housing.

Responsible Party: Housing Division and Planning Division
Funding: Staff time, general fund
Timeframe: FY 2009
Quantified Objective: N/A

**Program 2-12 PUBLIC EMPLOYER-ASSISTED HOUSING PROGRAM**

The City shall consider establishing an Employer-Assisted Housing (EAH) program that provides financial and/or technical assistance to public service employees to reduce the cost of renting, buying, or repairing a home within city limits. The EAH program could include one or more of the following forms of assistance:

- Low-cost mortgages;
- Deferred loans;
- Forgivable loans;
- Grants;
- Reduced sales prices for new homes;
- Discounted realtor fees;
- Rental assistance
- Housing counseling; and
- Property search assistance.

Responsible Party: Housing Division
Funding: Staff time, Housing Trust Fund, CDBG funds, set-aside funds, HOME funds
Timeframe: FY 2010
Quantified Objective: N/A

Program 2-13 PRIVATE EMPLOYER-ASSISTED HOUSING PROGRAM

The City shall meet with local employers to discuss the benefits of establishing Employer-Assisted Housing (EAH) programs that provide financial and/or technical assistance to local employees to reduce the cost of buying or repairing a home within city limits. The City shall market EAH programs to local employers and ensure that government housing assistance can be used in conjunction with EAH assistance.

Responsible Party: Housing Division
Funding: Staff time, general fund
Timeframe: FY 2010
Quantified Objective: N/A



Program 2-14 ASSIST NON-PROFIT HOUSING DEVELOPERS

The City shall provide technical and financial support to local (i.e., St. Joseph Community Land Trust), regional, and state-wide not-for-profit housing sponsors that facilitate the creation of affordable housing. Such support can include the donation of City or RDA-owned sites, the use of existing City housing programs for project clients when appropriate, the prompt processing of needed applications, the preparation of funding applications, and leverage of the 20 percent Set-Aside funds.

Responsible Party:	Housing Division and Redevelopment Agency
Funding:	Staff time, set-aside funds, surplus property, Housing Trust Fund
Timeframe:	Ongoing
Quantified Objective:	20 very low-, 20 low-, and 10 moderate-income units

Program 2-15 FIRST-TIME HOMEBUYER PROGRAM

To support the creation of quality, affordable ownership housing, the City shall continue the First-Time Homebuyer program. The City shall amend the program to allow first-time homebuyers to purchase mobile homes or mobile home lots in recently subdivided mobile home parks. In addition, the City shall submit a re-use plan to utilize the loan repayments to create a pool of funds that will assist other affordable housing projects via low interest loans.

Responsible Party:	Housing Division
Funding:	Set-aside funds or other RDA funds may be leveraged with HOME funds, CDBG funds, CalHome funds
Timeframe:	2009 and ongoing
Quantified Objective:	Creation of at least 20 new low-income homeowners in the planning period.

**Program 2-16 MODERATE-INCOME HOMEBUYER PROGRAM**

As funding is available, the City shall continue the Moderate-Income Homebuyer Program to support affordable ownership opportunities for moderate-income residents. The City shall amend the program to allow moderate-income first-time homebuyers to purchase mobile homes or mobile home lots in recently subdivided mobile home parks.

Responsible Party:	Housing Division
Funding:	Set-aside funds
Timeframe:	2009 and ongoing
Quantified Objective:	Creation of 7 new moderate-income homeowners in the planning period.

Program 2-17 HOMEBUYER EDUCATION PROGRAM

The City shall establish a Homebuyer Education Program. The program shall include information regarding readiness to purchase a home, money management, understanding credit, obtaining a loan, shopping for a home, home maintenance, financial management, and foreclosure prevention.

Responsible Party:	Housing Division
Funding:	Set-aside funds or other RDA funds may be leveraged with HOME funds, CDBG funds, CalHome funds, Staff time
Timeframe:	2008 and ongoing
Quantified Objective:	Education of at least 20 new lower-income homeowners in the planning period.

Program 2-18 MITIGATION OF TRPA REGULATIONS

If not already addressed in the TRPA Pathway 2007 Regional Plan, the City shall continue to recommend that TRPA make the following changes to reduce restrictions on affordable, workforce, and mixed-use housing developments:

- Allow mixed-use development in all community plans (CP) and Plan Area Statements (PAS) that allow commercial uses;
- Enable mixed-use projects with an affordable multi-family housing component to be developed at maximum allowable density as if a stand-alone project rather than reducing the number of units that can be developed according to the ratio of the project area devoted to housing;
- Allow the transfer of additional land coverage for deed-restricted affordable and moderate-income housing projects, even when



located outside of Community Plan (CP) areas, up to 50 percent outside of CP areas and up to 70 percent within CP areas;

- Provide exceptions that will allow for additional height for mixed-use and affordable housing projects to be consistent with tourist, public service, and recreation uses;
- Offer fee reductions or fee deferrals for non-profit affordable housing projects;
- Allow bonus unit substitution to include deed-restricted workforce housing;
- Facilitate development of second units by allowing them on parcels smaller than one acre, encouraging the use of bonus units for creation of deed-restricted affordable second units, and reducing fees;
- Allow the subdivision of property for the development of affordable low- and moderate-income rental and owner-occupied housing; and
- Based on future changes to current TRPA regulations, the City shall explore potential incentives for affordable housing developers.

Responsible Party:	Planning Division
Funding:	Staff time, general fund
Timeframe:	FY 2008
Quantified Objective:	N/A

Program 2-19 PUBLIC EDUCATION

The City shall provide information such as a presentation/slide show (e.g., the Local Government Commission's Compact Development Compact Disc: A Toolkit to Build Support for Higher Density Housing) that describes the myths and realities of multi-family and affordable housing development. The City shall make the information available on the city website, and, when needed, the City shall make this presentation/slide show available to developers involved in local affordable housing projects and housing advocates. The City shall encourage local housing advocates to make presentations to local builders and developers, Chamber of Commerce, civic groups, and the local community.

Responsible Party:	Housing Division and Planning Division
Funding:	Staff time, general fund
Timeframe:	FY 2008 and ongoing
Quantified Objective:	N/A



Program 2-20 PUBLICIZE AVAILABLE PROGRAMS

The City shall continue to publicize programs, such as the First-Time Homebuyer Program and Housing Rehabilitation Program, currently available to South Lake Tahoe residents by making brochures available at the Planning Division and Housing Division offices, posting information on the City’s website, and distributing information to an e-mail contact database.

Responsible Party:	Housing Division and Planning Division
Funding:	Staff time, general fund
Timeframe:	FY 2009 and ongoing
Quantified Objective:	N/A

REHABILITATION/CONSERVATION

While it is important to encourage the development of new affordable housing, reinvestment in the existing supply of housing is equally important. A large percentage of the city’s existing housing stock is in need of some form of rehabilitation. Based on findings from a 2002 Housing Conditions Survey, about one-quarter of the properties with one to four dwelling units that were surveyed (631 units) needed rehabilitation. Among properties with five or more dwelling units, about 34 percent of the surveyed units required rehabilitation, and one percent required replacement. Of those with more than 20 units, 23 percent required rehabilitation. Many of the city’s mobile home parks are in need of substantial rehabilitation. Common problems found during the mobile home park portion of the survey included cracked and broken roofs, siding in need of patchwork and repainting, and windows and doors in need of repainting.

The City has aided in the redevelopment of substandard housing units through its Redevelopment Loan Program. Since 2003, the City has provided eleven loans (ten for single-family housing units and one loan for a multi-family project). The largest rehabilitation project that was partially funded through this program was the acquisition and complete rehabilitation of Sierra Garden Apartments—a 76-unit affordable housing project that was over 30 years old and in need of repair.

Goal HE-3

To preserve and enhance the existing supply of housing.



POLICIES

- Policy 3-1** The City shall encourage private reinvestment in residential neighborhoods and private rehabilitation of housing.
- Policy 3-2** The City shall continue to ensure that housing in the city is decent, safe and sanitary for its occupants.
- Policy 3-3** The City shall support good property management practices and long-term maintenance and improvement of existing housing through follow-up to complaints left on the Housing Issues Hotline, code enforcement activities, and the rehabilitation loan program.
- Policy 3-4** The City shall take all reasonable steps to ensure that proposed mobile-home park closures or subdivisions do not result in the displacement of persons of low and moderate income. In the case of closure or subdivision, mobile-home park owners shall be required to relocate low- and moderate-income tenants and/or replace the lost low- and moderate-income housing units.

PROGRAMS

Program 3-1 REHABILITATION LOAN PROGRAM

The City shall regularly complete an application for rehabilitation funds, and continue to target the Rehabilitation Loan Program to both single- and multi-family dwellings occupied by lower-income households. The City shall require that owner-investor rental properties remain affordable for at least three years. As part of rehabilitation improvements, the City shall also address installation of Best Management Practices required for water quality improvements. The City shall market the Rehabilitation Loan Program, and other City housing programs, through a variety of forums, not limited to:

- continued mailing to all City property owners marketing the availability of housing programs;
- speaking at meetings of various community groups;
- the City website;
- brochures available at the City offices;
- at individual client consultations;
- at locally sponsored housing fairs; and
- in collaboration with local realtors, lenders, and escrow companies.



Responsible Party:	Housing Division
Funding:	CDBG, HOME funds, CalHome funds, CA Rental Housing Rehabilitation Program, set-aside funds
Timeframe:	2008 and ongoing
Quantified Objective:	20 low-income owner-occupied units and 5 low-income rental units.

Program 3-2 REHABILITATION LOAN PROGRAM EXPANSION

Since current funding sources limit the Rehabilitation Loan Program to low-income households, the City shall explore alternative funding options to fund expansion of the program to include moderate-income households. Expansion of the program is predicated upon securing adequate funds for operation.

Responsible Party:	Housing Division
Funding:	Staff time, general fund, and TBD
Timeframe:	Ongoing
Quantified Objective:	Rehabilitation of 10 moderate-income owner-occupied housing units

Program 3-3 MULTIPLE FAMILY DWELLING INSPECTION AND MAINTENANCE PROGRAM EXPANSION

The City shall consider expanding the Multiple Family Dwelling Inspection and Maintenance Program to include multi-family projects containing fewer units contingent upon adequate funding.

Responsible Party:	Building Division
Funding:	Staff time, general fund
Timeframe:	FY 2008
Quantified Objective:	N/A



Program 3-4 PRESERVING MOBILE HOME PARKS

The City shall examine mobile home parks and identify those mobile home parks in which the park infrastructure and the majority of units are feasible to preserve, and those mobile home parks in need of replacement. Upon request, the City shall assist mobile home park owners in applying for state funds to rehabilitate park infrastructure and assist park residents in applying for state aid from the Mobilehome Park Resident Ownership Program (MPROP) to purchase the park. Additionally, the City will continue to provide loans for mobile home repairs and rehabilitations through the Rehabilitation Loan program (See Program 3-1), and contact mobile home parks that are eligible for the loans.

Responsible Party:	Housing Division and Planning Division
Funding:	Staff time, general fund, HOME and CDBG funds
Timeframe:	FY 2009, and ongoing
Quantified Objective:	N/A

Program 3-5 MOBILE HOME PARK ORDINANCES

The City shall modify the mobile home parks ordinances to:

- Address conversion of mobile home parks to other uses (quantifying what constitutes a change of use, the definition of “cessation”, such as all or part of a park, immediately or gradually when relocation payment is required, etc.);
- Reduce the 10-acre new park requirement to a size appropriate for development of a quality park with amenities for its residents (possibly five acres);
- Consider taking over the Title 25 mobile home park inspection program/enforcement, while ensuring that the City can afford to do so within State-prescribed fees; and/or
- Address design and amenities required in new and enlarged parks, such as fencing requirements.

Responsible Party:	Planning Division and Building Division
Funding:	Staff time, general fund
Timeframe:	FY 2010
Quantified Objective:	N/A

**Program 3-6 ACQUISITION OF AT-RISK PROPERTIES**

The City shall continue to provide technical and financial assistance to the St. Joseph Community Land Trust and other non-profit housing organizations that might be interested in, and have the capacity to, step in to acquire and rehabilitate at-risk or substandard properties to maintain, or create, long-term, affordable rental housing.

Responsible Party:	Planning Division and Housing Division
Funding:	Staff time, Set-Aside funds, Housing
Timeframe:	Ongoing
Quantified Objective:	N/A

SPECIAL NEEDS HOUSING

Within the general population there are several groups of people who have special housing needs. These special needs can make it difficult for members of these groups to locate suitable housing. In South Lake Tahoe, special needs groups include single female-headed households, seasonal workers, students, seniors, disabled persons, homeless persons, and large families.

Disabled persons often require special housing features to accommodate physical limitations. While the City has shown a commitment to the creation of housing that is accessible to persons with disabilities, the City does not currently have a formal process for persons with disabilities to request reasonable accommodation. In addition, TRPA's land coverage limitations may limit the ability of persons with disabilities to build the retrofits needed to make their homes more accessible.

Although there are a number of services available to homeless residents of South Lake Tahoe, there is a lack of emergency housing. Motel vouchers may provide some relief for homeless residents seeking shelter from harsh winter weather; however, based on conversations with local volunteer service providers, there is a need for an emergency shelter in, or near, the city.

Large families can have difficulty securing adequate housing due to the need for units with a larger number of bedrooms. There is a definite need for larger affordable rental units in the city. Of the subsidized rental housing units available in South Lake Tahoe, only Bijou Woods Apartments has four bedroom units. The majority of affordable rental units in the city, including the most recently constructed units, have one or two bedrooms.

**Goal HE-4**

To provide a range of housing services for households with special needs within South Lake Tahoe.

POLICIES

- Policy 4-1** The City shall ensure equal access to housing by providing reasonable accommodation for individuals with disabilities. The City shall provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the City's various land use, zoning, or building laws, rules, policies, practices, and/or procedures. Additionally, the City shall work with TRPA to address land coverage constraints affecting ADA access.
- Policy 4-2** The City shall work with surrounding jurisdictions to address the causes of homelessness and the needs of the transient homeless persons on a regional basis. The City shall support the El Dorado County Community Services in their countywide programs that address the needs of homeless persons.
- Policy 4-3** The City shall encourage the development of rental units for large families in roughly the same proportion as the percentage of large family renter households within the total renter population.
- Policy 4-4** The City shall provide priority permit processing of projects which are targeted toward special needs groups, such as seniors, the disabled, and the homeless, including priority for building plan check, subdivision map review, improvement plans for roadways and utilities, and environmental impact analysis.
- Policy 4-5** The City shall consider special needs housing in City-partnered affordable housing projects based on existing demand. The City shall incorporate universal design concepts whenever possible to meet the needs and special requirements of our community.
- Policy 4-6** The City shall strive to address the unique housing needs of seniors, large families, single female-headed households, the homeless, persons with disabilities, extremely low-income persons, seasonal employees, and students.

**PROGRAMS****Program 4-1 REASONABLE ACCOMMODATION**

The City shall review and amend, if necessary, its Code of Ordinances to provide individuals, family members, caregivers, and/or anyone acting on behalf of the person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.

Responsible Party: Building Division, Planning Division
Funding: Staff time, general fund
Timeframe: FY 2009
Quantified Objective: N/A

Program 4-2 PUBLICIZING REASONABLE ACCOMMODATION

The City shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website.

Responsible Party: Building Division
Funding: Staff time, general fund
Timeframe: FY 2010
Quantified Objective: N/A

Program 4-3 UNIVERSAL DESIGN

The City shall adopt specific universal design standards for new construction and rehabilitation to encourage accessibility to the greatest extent possible.

Responsible Party: Planning Division, Housing Division,
and Building Division
Funding: Staff time, general fund
Timeframe: FY 2010
Quantified Objective: N/A



Program 4-4 INCREASED LAND COVERAGE FOR ACCESSIBILITY

The City shall work with TRPA to devise methods for accommodating requests by persons with disabilities for additional land coverage for necessary site improvements. The City shall explore the following alternatives as possible means of accommodating the special requests:

- TRPA accepting a mitigation fee for excess land coverage that the City could help fund;
- CTC providing coverage from their land bank at a discounted rate; or
- The City maintaining a bank of land coverage that can be used to help with special requests.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2010
Quantified Objective: N/A

Program 4-5 EMERGENCY SHELTERS

The City shall hold discussions with surrounding jurisdictions to determine how to address the needs of homeless residents, and identify potential sites and funding sources for an emergency shelter.

Responsible Party: Housing Division and Planning Division
Funding: Staff time, general fund
Timeframe: Ongoing
Quantified Objective: N/A

Program 4-6 SENIORS HELPING SENIORS

If funding is available, the City shall establish a program to provide free assistance for minor home repairs, including energy efficiency and weatherization improvements, to low-income senior homeowners in South Lake Tahoe. When possible, the City shall send a qualified senior tradesman to perform the repairs. The program will provide needed home repairs for senior homeowners and additional income for senior tradesmen.

Responsible Party: Housing Division, Planning Division, and Redevelopment Agency
Funding: Staff time, general fund, set-aside funds
Timeframe: FY 2010
Quantified Objective: Repairs to 20 senior households



Program 4-7 FAMILY HOUSING

The City shall provide regulatory incentives (e.g., parking reductions) to developers of multi-family housing projects that include three- and four-bedroom units.

Responsible Party:	Planning Division, Housing Division
Funding:	Staff time, general fund
Timeframe:	Ongoing
Quantified Objective:	N/A

EQUAL OPPORTUNITY HOUSING & DISCRIMINATION PREVENTION

According to California State Law, all households in South Lake Tahoe have the right to rent or purchase housing without discrimination. The City has continued to ensure equal housing opportunity through the enforcement of fair housing practices and the dissemination of fair housing information throughout the community. The Housing Issues Hotline has proven to be an effective means for addressing housing issues and ensuring fair housing in the city.

Goal HE-5

To provide decent housing and quality living environment for all South Lake Tahoe residents regardless of age, race, religion, sex, sexual orientation, marital status, ancestry, national origin, disability, or economic level.

POLICIES

- Policy 5-1** The City shall promote housing opportunities for all persons regardless of source of income, age, race, religion, sex, sexual orientation, martial/familial status, national origin, disability, economic level, or other barriers that prevent choice in housing.
- Policy 5-2** The City shall cooperate with community-based organizations which provide services or information to victims of housing discrimination.
- Policy 5-3** When possible, the City shall provide a Spanish language translator at community housing events.



PROGRAMS

Program 5-1 HOUSING ISSUES HOTLINE

The City shall continue to use the bilingual Housing Issues Hotline and/or other effective means to ensure the dissemination of fair housing information and available services. The City shall continue to disseminate fair housing information through radio ads, local newspapers, through distribution of printed materials and/or at community meetings. The City shall provide appropriate follow-through in response to housing concerns and complaints through either Building Division inspections or appropriate housing referrals to:

- existing affordable housing projects within the city;
- the El Dorado County Community Services/Housing Choice Voucher Program;
- the State of California's Landlord/Tenant Dispute line or Mobile home Park Ombudsman;
- the Voluntary Action Center (low cost legal assistance in resolving housing issues);
- the Women's Center for transitional housing opportunities for women escaping violent situations;
- the El Dorado County Health Department; and
- the California Department of Fair Housing and Employment.

Responsible Party: Housing Division
Funding: Set-aside funds
Timeframe: Ongoing
Quantified Objective: N/A

Program 5-2 DEPOSIT LOAN PROGRAM

The City shall explore reinstating a deposit loan program to help residents who are displaced when multi-family housing is deemed uninhabitable with payment of first and last months' rent, and security deposit. The City shall explore best management practices for proper enforcement and administration of the program.

Responsible Party: Housing Division
Funding: Staff time, general fund, set-aside funds
Timeframe: Ongoing
Quantified Objective: N/A



ENERGY CONSERVATION OPPORTUNITIES

Energy efficiency has direct application to affordable housing. The more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy.

Many of South Lake Tahoe's homes were originally built for summer-only occupancy and are now being resided in year-round. Consequently, energy conservation retrofits are an important component of City rehabilitation loan programs. Such retrofits can benefit residents through reduced monthly utility costs.

Goal HE-6

To ensure energy efficiency and appropriate weatherization for all new and existing housing.

POLICIES

- Policy 6-1** The City shall ensure that new construction meets Title 24 energy conservation requirements and enable older summer seasonal housing to be made suitable for year-round occupancy.
- Policy 6-2** The City shall encourage the use of energy conservation devices and passive design concepts which make use of natural climate to increase energy efficiency and reduce housing costs.
- Policy 6-3** The City shall encourage and promote green building practices during the development review process. The City shall consider using nationally accepted green building standards, such as the Leadership in Energy and Environmental Design (LEED) Green Building Rating System and Build it Green, as reference for green building practices.



PROGRAMS

Program 6-1 ENERGY CONSERVATION

The City shall continue to provide funds for energy conservation and weatherization through the City's Housing Rehabilitation Program. The City shall also continue to pursue grants from the gas and electric companies to cover a portion of the cost for energy conservation improvements.

Responsible Party:	Housing Division
Funding:	CDBG, Set-Aside funds, HOME funds, CDBG funds, CalHome funds
Timeframe:	Ongoing
Quantified Objective:	25 retrofitted units

Program 6-2 GREEN BUILDING ORDINANCE

The City shall consider adopting a green building ordinance that would reward developers for building green projects. The City shall rely on nationally accepted standards, such as Build it Green or Leadership in Energy and Environmental Design (LEED), to define a "green project" or "green building", and amend the City Code to include the definitions.

Responsible Party:	Planning Division, Building Division
Funding:	Staff time, general fund
Timeframe:	FY 2009
Quantified Objective:	N/A

Program 6-3 FINANCIAL ASSISTANCE FOR GREEN, AFFORDABLE HOUSING PROJECTS

The City shall research state, federal, and private financial assistance programs available for the development of green, affordable housing. The City will post information about the available financial assistance programs (e.g., Enterprise Green Communities, State and Federal Tax Credit Programs) on the City website.

Responsible Party:	Planning Division, Housing Division
Funding:	Staff time, general fund
Timeframe:	FY 2009
Quantified Objective:	N/A



NEIGHBORHOOD PRESERVATION

The Lake Tahoe Basin is renowned for its unique natural beauty. The character of South Lake Tahoe's built environment should complement the Basin's distinctive natural environment. This character is essential to the city's sense of place and economic vitality as a tourist attraction. New development needs to be sensitive to the city's distinctive character.

There is often public anxiety based on the misperception that affordable housing will devalue the neighborhoods in which they are established. Careful design and enforcement of design standards can ensure compatibility with surrounding neighborhoods and reduce opposition. Recent affordable housing projects in South Lake Tahoe have helped to dispel misperceptions of affordable and multi-family housing by maintaining high-quality, Tahoe-sensitive design standards.

Goal HE-7

To provide for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.

POLICIES

- Policy 7-1** The City shall continue to promote quality design and appearance of all new multi-family and affordable housing projects so that they blend in with the existing community fabric, add value to the community's built environment, and strengthen acceptance by the local community.
- Policy 7-2** The City shall encourage compatibility of physical design, building structure, and lot layout relationships between existing and new construction to help the new developments complement the surrounding neighborhoods.
- Policy 7-3** The City shall strive to raise and enforce current design standards for all rental properties in the community.
- Policy 7-4** The City shall ensure that adequate provisions are made in new developments of eight units or more for amenities, such as tot lots, play yards, child care, computer centers, etc., appropriate to the targeted resident population.
- Policy 7-5** To create a balanced community, the City shall promote mixed-income neighborhoods by encouraging innovative design (e.g., second units, halfplexes, zipper lots, zero-lot lines, alley-loaded parking, six pack subdivisions, live-work units).



Policy 7-6 The City shall improve infrastructure to foster private investment and rehabilitation of older neighborhoods.

PROGRAMS

Program 7-1 MAINTAINING NEIGHBORHOOD CHARACTER

The City shall work with project proponents and community special interest groups to integrate affordable and workforce housing into existing neighborhoods—including smaller duplex and triplex projects—while addressing local concerns and maintaining the character and environmental quality of the surrounding area.

Responsible Party: Planning Division and Housing Division
Funding: Staff time, general fund
Timeframe: Ongoing
Quantified Objective: N/A

Program 7-2 AMENITIES FOR NEW RESIDENTIAL DEVELOPMENT

The City shall modify design guidelines to address and/or include requirements for residential projects of eight units or more to include appropriate amenities.

Responsible Party: Planning Division
Funding: Staff time, general fund
Timeframe: FY 2010
Quantified Objective: N/A

IMPLEMENTATION MONITORING

The City is committed to addressing the various housing needs of its residents. Ensuring that the policies and programs contained in this Housing Element are implemented to the greatest extent feasible requires increased communication between City departments and close monitoring of progress.

Goal HE-8

To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually. *[Source: New Goal]*



POLICIES

Policy 8-1 The City shall continually work to improve the day-to-day implementation of Housing Element programs.

PROGRAMS

Program 8-1 IMPLEMENTATION TRACKING MATRIX

The City shall use the Implementation Tracking Matrix (see Table 4-1) to continually track the progress of Housing Element programs.

Responsible Party: Housing Division, Planning Division, and Redevelopment Agency
Funding: Staff time, general fund
Timeframe: Ongoing
Quantified Objective: N/A

Program 8-2 BI-ANNUAL STAFF MEETINGS

The City staff members involved in the implementation of Housing Element programs shall meet quarterly to review progress in addressing housing issues, especially issues relating to workforce housing.

Responsible Party: Housing Division, Planning Division, and Redevelopment Agency
Funding: Staff time, general fund
Timeframe: Quarterly
Quantified Objective: N/A

Program 8-3 REPORTING HOUSING ELEMENT IMPLEMENTATION

The City shall annually review and report on the implementation of Housing Element programs and the City’s effectiveness in meeting the programs’ objectives.

Responsible Party: Housing Division and Planning Division
Funding: Staff time, general fund
Timeframe: Annually
Quantified Objective: N/A

**Program 8-4 ANNUAL REAL ESTATE MARKET MONITORING**

The City shall establish and implement a comprehensive annual monitoring program to document the sales prices or rental rates for all new units constructed or rehabilitated in the previous year and to determine housing affordability levels. The City shall also regularly monitor housing sales price trends of existing units.

Responsible Party: Housing Division
Funding: Staff time, general fund
Timeframe: Annually
Quantified Objective: N/A

Program 8-5 REDEVELOPMENT IMPLEMENTATION PLAN

The City shall continue to revise the Redevelopment Agency Inclusionary Housing Plan to be consistent with this updated Housing Element. Include it in the Five-Year Redevelopment Implementation Plan (due in 2010).

Responsible Party: Redevelopment Agency and Housing Division
Funding: Staff time, general funds
Timeframe: FY 2008
Quantified Objective: N/A



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe						Funding					Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)					
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds			Other Funds	Date Completed		Ongoing				
NEW CONSTRUCTION																										
1-1	MIXED USE DEVELOPMENT The City shall create incentives (i.e., alternative parking requirements, streamlined permitting) to encourage production of housing in non-traditional (i.e., commercial) areas where residential use is appropriate to the setting and where mixed-use projects could either address job and housing needs or the desires of second homeowners.					M		S													N/A	Policy 1-6 Policy 1-7 Policy 1-8			2	
1-2	CONDOMINIUMIZATION OF NEW DEVELOPMENT The City shall codify City policies related to construction of new market-rate condominiums (currently defined as clusters of at least two attached units). The City shall modify the allocation process so that the criteria for using multi-family allocations from the City's list for condominium development are based on a minimum density rather than whether the condominium is attached or detached.					M															N/A	Policy 1-1			3	
1-3	REDUCE ALLOCATION BACKLOG The City shall meet with the TRPA Governing Board as part of the Pathway 2007 process, and annually thereafter, to find solutions that reduce the current backlog for residential allocations.					M															N/A	Policy 1-3			5	
1-4	VACANT LAND INVENTORY The City shall maintain an updated inventory of vacant, buildable land. The City shall make this information available to the public by providing the inventory at the Planning Department counter and on the City's website.					M															N/A	Policy 1-1			3	
1-5	DEVELOPMENT OF SUBSTANDARD/UNDERUTILIZED SITES The City shall maintain an inventory of the underutilized sites with development potential identified in the Housing Element Background Report.					S	M														N/A	Policy 1-4 Policy 1-5			3	
1-6	STATE AND FEDERAL SUPPORT If efforts to remove TRPA-related constraints are unsuccessful, the City shall seek redress from the State Department of Housing and Community Development, and other State and Federal agencies, to further the City's ability to comply with State housing laws and address the city's housing needs.					M															N/A	Policy 1-3			5	
1-7	PARKING BEST PRACTICES The City shall research best practices for parking standards, and continue to allow more flexible parking standards for mixed-use and other housing projects on a case-by-case basis. The City's flexible parking standards could include one or more of the following practices: <ul style="list-style-type: none">• continuing to allow parking reductions for affordable and mixed-use projects;• promoting shared parking for mixed use projects located in commercial areas; and• allowing and encouraging affordable housing developers to unbundle parking and rent parking spaces separately from the units; and					M																N/A	Policy 1-1			5



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe						Funding					Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds			Other Funds	Date Completed	
<ul style="list-style-type: none"> allowing affordable housing developers to pay an in-lieu fee to support public transportation access to the project site in place of some of the parking requirements 																					
1-8 UTILIZING DENSITY INCENTIVES The City shall work with affordable, workforce, and other multi-family housing proponents to direct them to Community Plan areas where incentives are already in place to allow for the additional coverage that could enable achievement of the densities necessary to make a project "pencil out." The City shall produce an informational packet which describes all of the incentives for multi-family and affordable housing, including bonus units, land coverage within Community Plans, and/or density bonuses. The information will be available at the City Planning Division and Housing Division offices and on the City website, and the information packet will be distributed to local developers.	S	M				✓						\$						N/A	Policy 1-1		3
1-9 MINIMUM DENSITY REQUIREMENTS The City shall establish minimum density standards for multi-family eligible parcels of a certain size located in area within walking distance of public transit and services.	M						✓					\$						N/A	Policy 1-7		3
AFFORDABLE HOUSING																					
2-1 LOW- AND MODERATE-INCOME HOUSING FUNDS The City's Redevelopment Agency shall use its existing and projected Low- and Moderate-Income Housing Funds (20 percent set-aside funds) to assist in the creation or improvement of housing for lower- and moderate-income residents, and for public infrastructure improvements needed to serve persons of lower and moderate incomes within the provisions of State Law.			M						✓			\$	\$					12 very low-, and 20 low-income units	Policy 2-2 Policy 2-10		1
2-2 PURSUE STATE AND FEDERAL FUNDS To support the creation of quality, affordable rental housing, the City and the Redevelopment Agency shall seek and pursue State and Federal funds that may be available to leverage the 20 percent set-aside funds as deemed appropriate by the Agency board.		M	S			✓			✓			\$	\$				\$	12 very low-, 20 low-income rental units	Policy 2-3		1
2-3 HOUSING TRUST FUND The City shall establish a Housing Trust Fund to provide subsidies for the development of new affordable housing, or establish a City account with the St. Joseph Community Land Trust. The fund could be capitalized with new development/housing linkage fees, real estate transfer taxes, and private donations.		M	S			✓						\$						(See Program 2-4)	Policy 2-2 Policy 2-10		1
2-4 REAL ESTATE TRANSFER TAX The City shall adopt a Real Estate Transfer Tax (RETT) ordinance and negotiate with El Dorado County to establish the terms of collection for its half of the RETT imposed on all real estate transactions occurring within city limits. All revenues collected from the RETT shall be placed in the Housing Trust Fund, and shall be earmarked for affordable and workforce housing.	M	S		S			✓					\$						5 very low-, 5 low-, and 15 moderate-income units	Policy 2-2 Policy 2-10		1



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe						Funding						Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)			
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds	Other Funds			Date Completed	Ongoing				
2-5 LINKAGE PROGRAM The City shall analyze appropriate fees, thresholds of significance, standards, and criteria for a linkage program, which would connect new development to the housing demand that it creates. Once the City establishes appropriate fees and standards, the City shall consider adopting a linkage ordinance, and the fees collected from the program shall be placed in a housing trust fund to provide housing for the South Lake Tahoe workforce. The City shall consider offering developers of applicable projects one or more of the following options: <ul style="list-style-type: none"> • Developers shall build affordable workforce housing units; • Developers shall contribute land for the production of affordable and/or workforce housing; and • Developers shall pay an in-lieu of fee into the housing trust fund to help finance the production of affordable and/or workforce housing. The City shall consider offering incentives to developers participating in the program.	M	S	S					✓												N/A	Policy 2-7			3	
2-6 PARTNERSHIPS FOR WORKFORCE HOUSING The City shall continue to work with Barton Hospital and the Lake Tahoe Community College to develop new affordable workforce housing opportunities for hospital, college, and City employees through public-private partnerships between the employers, developers, and local government.	S	M				✓			✓												N/A	Policy 2-2 Policy 2-8			1
2-7 INTER-JURISDICTIONAL COOPERATION FOR WORKFORCE HOUSING The City shall meet with surrounding jurisdictions in the Tahoe Basin to discuss workforce housing issues and develop cooperative strategies that address identified workforce housing needs.	M	S					✓		✓												N/A	Policy 2-7			1
2-8 ANALYSIS OF CONSERVATION LANDS The City shall analyze the potential for developing affordable workforce housing on non-environmentally-sensitive lands owned by the California Tahoe Conservancy (CTC) and the United States Forest Service (USFS) located in the focus areas identified in the Background Report. In developing these parcels, the City shall consider ways to promote workforce housing while permanently protecting important natural resources.	M	S					✓														N/A	Policy 2-10			2
2-9 WORKFORCE HOUSING ON CONSERVATION LANDS The City shall meet with the California Tahoe Conservancy (CTC) and United States Forest Service (USFS) to discuss possibilities of providing workforce housing (including mixed-use development) on CTC- and USFS-owned vacant land located in and adjacent to city limits. If necessary, the City shall consider the annexation of such lands.	M	S					✓		✓												15 low- and 20-moderate income units	Policy 2-10			2
2-10 SEASONAL EMPLOYEE HOUSING The City shall provide assistance to employers of seasonal workers and local public agencies to develop a cooperative approach to meeting the housing needs of seasonal employees.	S	M				✓			✓												N/A	Policy 2-7			2



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe						Funding					Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)			
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds			Other Funds	Date Completed		Ongoing		
2-11 STUDENT HOUSING The City shall provide assistance to the Lake Tahoe Community College to examine the need for, and feasibility of, developing student housing. The City shall help facilitate new construction on campus, and identify opportunities for reuse of existing off-campus properties as permanent student housing. The City and college shall explore alternative management solutions to minimize the role of the College in maintaining student housing.	S	M					✓					\$								N/A	Policy 2-8			2
2-12 PUBLIC EMPLOYER-ASSISTED HOUSING PROGRAM The City shall consider establishing an Employer-Assisted Housing (EAH) program that provides financial and/or technical assistance to public service employees to reduce the cost of renting, buying, or repairing a home within city limits. The EAH program could include one or more of the following forms of assistance: <ul style="list-style-type: none"> • Low-cost mortgages; • Deferred loans; • Forgivable loans; • Grants; • Reduced sales prices for new homes; • Discounted realtor fees; • Rental assistance • Housing counseling; and • Property search assistance. 		M						✓				\$	\$	\$	\$	\$				Housing assistance to 15 moderate-income public service employees	Policy 2-1 Policy 2-10			3
2-13 PRIVATE EMPLOYER-ASSISTED HOUSING PROGRAM The City shall meet with local employers to discuss the benefits of establishing Employer-Assisted Housing (EAH) programs that provide financial and/or technical assistance to local employees to reduce the cost of buying or repairing a home within city limits. The City shall market EAH programs to local employers and ensure that government housing assistance can be used in conjunction with EAH assistance.		M						✓				\$								N/A	Policy 2-1 Policy 2-10			3
2-14 ASSIST NON-PROFIT HOUSING DEVELOPERS The City shall provide technical and financial support to local (i.e., St. Joseph Community Land Trust), regional, and state-wide not-for-profit housing sponsors that facilitate the creation of affordable housing. Such support can include the donation of City or RDA-owned sites, the use of existing City housing programs for project clients when appropriate, the prompt processing of needed applications, the preparation of funding applications, and leverage of the 20 percent Set-Aside funds.		M	S						✓			\$	\$	\$			Surplus Property			20 very low-, 20 low-, and 10 moderate-income units	Policy 2-2			3
2-15 FIRST-TIME HOMEBUYER PROGRAM To support the creation of quality, affordable ownership housing, the City shall continue the First-Time Homebuyer program. The City shall amend the program to allow first-time homebuyers to purchase mobile homes or mobile home lots in recently subdivided mobile home parks. In addition, the City shall submit a re-use plan to utilize the loan repayments to create a pool of funds that will assist other affordable housing projects via low interest loans.		M					✓		✓			\$		\$	\$		CalHOME			20 low-income homebuyers	Policy 2-1			1



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe						Funding					Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)		
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds			Other Funds	Date Completed		Ongoing	
2-16 MODERATE-INCOME HOMEBUYER PROGRAM As funding is available, the City shall continue the Moderate-Income Homebuyer Program to support affordable ownership opportunities for moderate-income residents. The City shall amend the program to allow moderate-income first-time homebuyers to purchase mobile homes or mobile home lots in recently subdivided mobile home parks.		M					✓						\$						7 moderate-income homebuyers	Policy 2-1 Policy 2-10			1
2-17 HOMEBUYER EDUCATION PROGRAM The City shall establish a Homebuyer Education Program. The program shall include information regarding readiness to purchase a home, money management, understanding credit, obtaining a loan, shopping for a home, home maintenance, financial management, and foreclosure prevention.		M				✓		✓				\$	\$	\$	\$				Education of at least 20 low- and 7-moderate income homeowners	Policy 2-1			3
2-18 MITIGATION OF TRPA REGULATIONS If not already addressed in the TRPA Pathway 2007 Regional Plan, the City shall continue to recommend that TRPA make the following changes to reduce restrictions on affordable, workforce, and mixed-use housing developments: <ul style="list-style-type: none"> • Allow mixed-use development in all community plans (CP) and Plan Area Statements (PAS) that allow commercial uses; • Enable mixed-use projects with an affordable multi-family housing component to be developed at maximum allowable density as if a stand-alone project rather than reducing the number of units that can be developed according to the ratio of the project area devoted to housing; • Allow the transfer of additional land coverage for deed-restricted affordable and moderate-income housing projects, even when located outside of Community Plan (CP) areas, up to 50 percent outside of CP areas and up to 70 percent within CP areas; • Provide exceptions that will allow for additional height for mixed-use and affordable housing projects to be consistent with tourist, public service, and recreation uses; • Offer fee reductions or fee deferrals for non-profit affordable housing projects; • Allow bonus unit substitution to include deed-restricted workforce housing; • Facilitate development of second units by allowing them on parcels smaller than one acre, encouraging the use of bonus units for creation of deed-restricted affordable second units, and reducing fees; • Allow the subdivision of property for the development of affordable low- and moderate-income rental and owner-occupied housing; and • Based on future changes to current TRPA regulations, the City shall explore potential incentives for affordable housing developers. 		M				✓						\$						N/A	Policy 2-2			4	
2-19 PUBLIC EDUCATION The City shall provide information such as a presentation/slide show (e.g., the Local Government Commission's Compact Development Compact Disc: A Toolkit to Build	S	M				✓		✓				\$							N/A	Policy 2-4			5



TABLE 4-1
Housing Element Programs

Program	Responsibility M (Main) & S (Support)					Target Timeframe					Funding					Quantified Objective	Related Policies	Tracking Implementation		Priority 1 to 5 (High to Low)				
	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds			HOME Funds	Other Funds		Date Completed	Ongoing		
Support for Higher Density Housing) that describes the myths and realities of multi-family and affordable housing development. The City shall make the information available on the city website, and, when needed, the City shall make this presentation/slide show available to developers involved in local affordable housing projects and housing advocates. The City shall encourage local housing advocates to make presentations to local builders and developers, Chamber of Commerce, civic groups, and the local community.																								
2-20 PUBLICIZE AVAILABLE PROGRAMS The City shall continue to publicize programs, such as the First-Time Homebuyer Program and Housing Rehabilitation Program, currently available to South Lake Tahoe residents by making brochures available at the Planning Division and Housing Division offices, posting information on the City's website, and distributing information to an e-mail contact database.	S	M				✓			✓			\$								N/A	Policy 2-1			4
REHABILITATION/CONSERVATION																								
3-1 REHABILITATION LOAN PROGRAM The City shall regularly complete an application for rehabilitation funds, and continue to target the Rehabilitation Loan Program to both single- and multi-family dwellings occupied by lower-income households. The City shall require that owner-investor rental properties remain affordable for at least three years. As part of rehabilitation improvements, the City shall also address installation of Best Management Practices required for water quality improvements. The City shall market the Rehabilitation Loan Program, and other City housing programs, through a variety of forums, not limited to: <ul style="list-style-type: none">continued mailing to all City property owners marketing the availability of housing programs;speaking at meetings of various community groups;the City website;brochures available at the City offices;at individual client consultations;at locally sponsored housing fairs; andduring collaboration with local realtors, lenders, and escrow companies.		M				✓			✓			\$	\$			\$	CalHome, CA Rental Housing Rehabilitation Program	Rehabilitation of 20 low- income owner-occupied and 5 low-income rental units	Policy 3-1 Policy 3-2 Policy 3-3			2		
3-2 REHABILITATION LOAN PROGRAM EXPANSION Since current funding sources limit the Rehabilitation Loan Program to low-income households, the City shall explore alternative funding options to fund expansion of the program to include moderate-income households. Expansion of the program is predicated upon securing adequate funds for operation.		M							✓			\$					TBD	Rehabilitation of 10 moderate-income owner-occupied units	Policy 3-1 Policy 3-2 Policy 3-3			3		
3-3 MULTIPLE FAMILY DWELLING INSPECTION AND MAINTENANCE PROGRAM EXPANSION The City shall consider expanding the Multiple Family Dwelling Inspection and Maintenance Program to include multi-family projects containing fewer units contingent upon adequate funding.				M		✓						\$							Policy 3-2 Policy 3-3			4		



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Housing Element Programs

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	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds	Other Funds			Date Completed	Ongoing			
3-4 PRESERVING MOBILE HOME PARKS The City shall examine mobile home parks and identify those mobile home parks in which the park infrastructure and the majority of units are feasible to preserve, and those mobile home parks in need of replacement. Upon request, the City shall assist mobile home park owners in applying for state funds to rehabilitate park infrastructure and assist park residents in applying for state aid from the Mobilehome Park Resident Ownership Program (MPROP) to purchase the park. Additionally, the City will continue to provide loans for mobile home repairs and rehabilitations through the Rehabilitation Loan program (See Program 3-1), and contact mobile home parks that are eligible for the loans.	S	M				✓		✓				\$			\$		\$			N/A	Policy 3-1 Policy 3-2 Policy 3-4			4
3-5 MOBILE HOME PARK ORDINANCES The City shall modify the mobile home parks ordinances to: <ul style="list-style-type: none"> • Address conversion of mobile home parks to other uses (quantifying what constitutes a change of use, the definition of “cessation”, such as all or part of a park, immediately or gradually when relocation payment is required, etc.); • Reduce the 10-acre new park requirement to a size appropriate for development of a quality park with amenities for its residents (possibly five acres); • Consider taking over the Title 25 mobile home park inspection program/enforcement, while ensuring that the City can afford to do so within State-prescribed fees; and/or • Address design and amenities required in new and enlarged parks, such as fencing requirements. 	M	S					✓					\$								N/A	Policy 3-4			4
3-6 ACQUISITION OF AT-RISK PROPERTIES The City shall continue to provide technical and financial assistance to the St. Joseph Community Land Trust and other non-profit housing organizations that might be interested in, and have the capacity to, step in to acquire and rehabilitate at-risk or substandard properties to maintain, or create, long-term, affordable rental housing.	S	M						✓				\$	\$	\$						N/A	Policy 3-1			5
SPECIAL NEEDS HOUSING																								
4-1 REASONABLE ACCOMMODATION The City shall review and amend, if necessary, its Code of Ordinances to provide individuals, family members, caregivers, and/or anyone acting on behalf of the person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.	S			M		✓						\$								N/A	Policy 4-1 Policy 4-6			2
4-2 PUBLICIZING REASONABLE ACCOMMODATION The City shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website.				M			✓					\$								N/A	Policy 4-1 Policy 4-6			5



TABLE 4-1
Housing Element Programs

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	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds	Other Funds			Date Completed	Ongoing	
4-3 UNIVERSAL DESIGN The City shall adopt specific universal design standards for new construction and rehabilitation to encourage accessibility to the greatest extent possible.	M	S		S				✓				\$						N/A	Policy 4-5 Policy 4-6			5
4-4 INCREASED LAND COVERAGE FOR ACCESSIBILITY The City shall work with TRPA to devise methods for accommodating requests by persons with disabilities for additional land coverage for necessary site improvements. The City shall explore the following alternatives as possible means of accommodating the special requests: <ul style="list-style-type: none"> • TRPA accepting a mitigation fee for excess land coverage that the City could help fund; • CTC providing coverage from their land bank at a discounted rate; or • The City maintaining a bank of land coverage that can be used to help with special requests 	M						✓					\$						N/A	Policy 4-1 Policy 4-6			4
4-5 EMERGENCY SHELTERS The City shall hold discussions with surrounding jurisdictions to determine how to address the needs of homeless residents, and identify potential sites and funding sources for an emergency shelter.	S	M							✓			\$						N/A	Policy 4-2 Policy 4-6			5
4-6 SENIORS HELPING SENIORS If funding is available, the City shall establish a program to provide free assistance for minor home repairs, including energy efficiency and weatherization improvements, to low-income senior homeowners in South Lake Tahoe. When possible, the City shall send a qualified senior tradesman to perform the repairs. The program will provide needed home repairs for senior homeowners and additional income for senior tradesmen.	S	M	S				✓					\$	\$					Repairs for 20 senior households	Policy 4-6			5
4-7 FAMILY HOUSING The City shall provide regulatory incentives (e.g., parking reductions) to developers of multi-family housing projects that include three- and four-bedroom units.	M	S						✓				\$						N/A	Policy 4-3 Policy 4-6			4
EQUAL OPPORTUNITY HOUSING & DISCRIMINATION PREVENTION																						
5-1 HOUSING ISSUES HOTLINE The City shall continue to use the bilingual Housing Issues Hotline and/or other effective means to ensure the dissemination of fair housing information and available services. The City shall continue to disseminate fair housing information through radio ads, local newspapers, through distribution of printed materials and/or at community meetings. The City shall provide appropriate follow-through in response to housing concerns and complaints through either Building Division inspections or appropriate housing referrals to: <ul style="list-style-type: none"> • existing affordable housing projects within the city; • the El Dorado County Community Services/Housing Choice Voucher Program; • the State of California's Landlord/Tenant Dispute line or Mobile home Park Ombudsman; 		M						✓				\$						N/A	Policy 5-1 Policy 5-2			3



TABLE 4-1
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	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds	Other Funds			Date Completed	Ongoing	
<ul style="list-style-type: none"> the Voluntary Action Center (low cost legal assistance in resolving housing issues); the Women’s Center for transitional housing opportunities for women escaping violent situations; the El Dorado County Health Department; and the California Department of Fair Housing and Employment. 																						
5-2 DEPOSIT LOAN PROGRAM The City shall explore reinstating a deposit loan program to help residents who are displaced when multi-family housing is deemed uninhabitable with payment of first and last months’ rent, and security deposit. The City shall explore best management practices for proper enforcement and administration of the program.		M					✓					\$	\$						N/A		4	
ENERGY CONSERVATION OPPORTUNITIES																						
6-1 ENERGY CONSERVATION The City shall continue to provide funds for energy conservation and weatherization through the City’s Housing Rehabilitation Program. The City shall also continue to pursue grants from the gas and electric companies to cover a portion of the cost for energy conservation improvements.		M							✓				\$		\$	\$	CalHome funds	25 retrofitted units	Policy 6-1 Policy 6-2		3	
6-2 GREEN BUILDING ORDINANCE The City shall consider adopting a green building ordinance that would reward developers for building green projects. The City shall rely on nationally accepted standards, such as Build it Green or Leadership in Energy and Environmental Design (LEED), to define a “green project” or “green building”, and amend the City Code to include the definitions.	M			S			✓					\$						N/A	Policy 6-2 Policy 6-3		3	
6-3 FINANCIAL ASSISTANCE FOR GREEN, AFFORDABLE HOUSING PROJECTS The City shall research state, federal, and private financial assistance programs available for the development of green, affordable housing. The City will post information about the available financial assistance programs (e.g., Enterprise Green Communities, State and Federal Tax Credit Programs) on the City website.	M	S					✓					\$						N/A	Policy 6-3		3	
NEIGHBORHOOD PRESERVATION																						
7-1 MAINTAINING NEIGHBORHOOD CHARACTER The City shall work with project proponents and community special interest groups to integrate affordable and workforce housing into existing neighborhoods—including smaller duplex and triplex projects—while addressing local concerns and maintaining the character and environmental quality of the surrounding area	M	S							✓			\$						N/A	Policy 7-1 Policy 7-2 Policy 7-5		5	
7-2 AMENITIES FOR NEW RESIDENTIAL DEVELOPMENT The City shall modify design guidelines to address and/or include requirements for residential projects of eight units or more to include appropriate amenities.	M						✓					\$						N/A	Policy 7-4		5	



TABLE 4-1
Housing Element Programs

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	Planning Division	Housing Division	Redevelopment	Building Division	Finance Department	FY 2008	FY 2009	FY 2010	Ongoing	Annually	Bi-Annual	Staff Time/General Fund	RDA Set-Aside Funds	Housing Trust Fund	CDBG Funds	HOME Funds			Other Funds	Date Completed		Ongoing				
IMPLEMENTATION MONITORING																										
8-1	IMPLEMENTATION TRACKING MATRIX The City shall use the Implementation Tracking Matrix (see Table 4-1) to continually track the progress of Housing Element programs.					M	S	S													N/A	Policy 8-1			1	
8-2	BI-ANNUAL STAFF MEETINGS The City staff members involved in the implementation of Housing Element programs shall meet quarterly to review progress in addressing housing issues, especially issues relating to workforce housing.					M	S	S													N/A	Policy 8-1			1	
8-3	REPORTING HOUSING ELEMENT IMPLEMENTATION The City shall annually review and report on the implementation of Housing Element programs and the City's effectiveness in meeting the programs' objectives.					M	S														N/A	Policy 8-1			1	
8-4	ANNUAL REAL ESTATE MARKET MONITORING The City shall establish and implement a comprehensive annual monitoring program to document the sales prices or rental rates for all deed-restricted units constructed or rehabilitated in the previous year and to determine housing affordability levels. The City shall also regularly monitor housing sales price trends of existing units.						M															N/A	Policy 8-1			2
8-5	REDEVELOPMENT IMPLEMENTATION PLAN The City shall continue to revise the Redevelopment Agency Inclusionary Housing Plan to be consistent with this updated Housing Element. Include it in the Five-Year Redevelopment Implementation Plan (due in 2010).						S	M													N/A	Policy 8-1			1	



QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs. Since the City of South Lake Tahoe has already met its RHNA for the 2006-2013 planning period, the City has established a target for the maximum number of housing units for each income category that can be constructed, rehabilitated, and conserved over a five-year time period based on available resources (see Table 4-2).

TABLE 4-2 Summary of Quantified Objectives					
Objective Category/Program	Very Low	Low	Moderate	Above-Moderate	Total
FAIR SHARE ALLOCATION					
Total RHNP Allocation (Jan. 1, 2006-June 30, 2013)	9	9	9	191	218
Development Activity (Jan. 1, 2006 – Dec. 31, 2007)	87	65	9	130	291
Remaining Need (2008-2013)	0	0	0	0¹	0
QUANTIFIED OBJECTIVES: JANUARY 2008 TO JUNE 2013					
New Construction					
Use of RDA Low- and Moderate-Income Housing Funds*	12	20	-	-	40
Pursue State and Federal Funds	12	20	-	-	40
Real Estate Transfer Tax	5	5	15	-	25
Workforce Housing on Conservation Lands	-	15	20	-	35
Public Employer-Assisted Housing Program	-	-	15	-	15
Assist Non-Profit Housing Developers	20	20	10	-	50
First-Time Homebuyer Program	-	20	-	-	20
Moderate-Income Homebuyer Program	-	-	7	-	7
Partnerships for Workforce Housing	-	20	20	-	40
<i>Subtotal</i>	65	120	87	-	272
Rehabilitation/Conservation					
Rehabilitation Loan Program	-	25	-	-	25
Rehabilitation Loan Program Expansion	-	-	10	-	10
<i>Subtotal</i>	-	25	10	-	35
TOTAL	49	145	97	-	307

¹Based on the RHNA, the City has a surplus of 78 very low-income and 56 low-income housing units. This surplus is carried over to meet the needs of the above-moderate income category